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Northern District of Illinois Eastern Division

m 1) (04/13)	Document Page 1 of 50	
- 11	Inited States Bankruptcy Court	
	Differ States Bankruptcy Sourt	Voluntary Petition

											1
Name of Debtor (i	if individual, e	enter Last, First	, Middle):			Name	of Joint Debtor	(Spouse) (Last, F	irst, Middle)		ĺ
	Fe	eliciano	, Edwii	n , II							
All Other Names (and trade names)		ebtor in the las	st 8 years (incli	ude married	, maiden		her Names use en and trade nar		otor in the last 8	years (include married,	1
ast four digits of sif more than one,		ndividual-Taxp	•) No./Comp	lete EIN		ur digits of Soc. e than one, state		ll-Taxpayer I.D.	(ITIN) No./Complete EIN	_
Street Address of	Debtor (No. 8	& Street, City, a	and State):			Street	Address of Join	nt Debtor (No. & S	Street, City, and	State):	
2300 North Harding Ave # 1st Fl					_						
Chicago,	IL				60647						
County of Reside	nce or of the I	Principal Place	of Business:			Count	y of Residence	or of the Principa	Place of Busine	ess:	
		CC	OOK								
Mailing Address o	of Debtor (if di	fferent from str	eet address)			Mailin	g Address of Joi	int Debtor (if diffe	rent from street	payer I.D. (ITIN) No./Complete EIN City, and State): e of Business: com street address): chapter 15 Petition for Recognition of a Foreign Main Proceeding Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding chapter 11 U.S.C. primarily business debts. chapter 11 Debtors chapter 12 Debts are primarily business debts. chapter 13 Debts are primarily business debts. chapter 14 Debtors chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding chapter 15 Debts are primarily business debts. chapter 11 Debtors chapter 12 Debts are primarily business debts. chapter 13 Debts are primarily business debts. chapter 14 Debtor 15 Debts are primarily business debts. chapter 15 Debts are primarily business debts. chapter 16 Debts (Check one Box) This space is for court use only25.00 chapter 17 Debtors chapter 18 Debts are primarily business debts. chapter 19 Debts are primarily business debts.	
,											
Location of Princi	pal Assets of I	Business Debt	or (if different t	rom street a	address above):						
■ Individua See Exhib	(Ch al (includes Jo bit D on page 2 o	of this form	anization)		(Ch Heath Care Single Asset defined in 1	Real Estate	e as	Chapter 7	hich the Petitio	n is Filed (Check one box) upter 15 Petition for Recognition	
Corporation (includes LLC & LLP)				Railroad Stockbroker			☐ Chapter 1☐ Chapter 1	Chapter 12 Chapter 15 Petition for Recognition			
 Partnership Other (If debtor is not one of the above entities, check this box and state type of entity below.) 				☐ Commodity ☐ Clearing Bar			☐ Chapter 1	3 of a	Foreign Nonmain Proceeding		
	Chapt	ter 15 Debtors				Exempt Enti			Nature of D	ebts (Check one Box)	-
Country of debtor's center of main interests:				☐ Debtor is a t		,		primarily consur ned in 11 U.S.C	= 505.0 a.c		
Each country in what against debtor is p		proceeding by	, regarding, or		organization United State Revenue Co	s Code (the		individual p	s "incurred by an primarily for a pe nousehold purpo	business debts.	
Filing Fee (Check one box) Filing Fee attached Filing Fee to be paid in installments (applicable in individuals only). It signed application for the court's consideration certifying that the debunable to pay fee except in installments. Rule 1006(b). See Official It Filing Fee wavier requested (applicable to chapter 7 individuals only attach signed application for the court's consideration. See Official Filing Fee wavier requested (applicable to chapter 7 individuals only attach signed application for the court's consideration.				btor is Form 3A. r). Must	Check	Debtor is not a s if: Debtor's aggreg insiders or affl on 4/01/13 and k all applicable A plan is being f Acceptances of	Il business debtor small business de late noncontingen liates) are less thi ever theree years boxes: filed with this petit	btor as defined it liquidated deb an \$2,343,300. (a thereafter). ion.	1 U.S.C. § 101(51D) in 11 U.S.C. § 101(51D) Its (excluding debts owed to amount subject to adjustment ———————————————————————————————————		
funds availab	ates that fund ates that, afte ble for distribut	s will be availa	roperty is excl		cured credtiors. dministrative expe	nses paid, th	ere will be no			This space is for court use only25.00	
Estimated Number											
1- 49	50- 99	100- 199	200- 999	1,000- 5,000	5,001- 10,000	10,001 25,000	25,001 50,000	50,001 100,000	Over 100,000		
\$0 to \$50,000	\$50,001to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,00 to \$10 million	1 \$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1billion	More than \$1 billion		
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,00 to \$10	1 \$10,000,001 to \$50	\$50,000,001 to \$100	\$100,000,001 to \$500	\$500,000,001 to \$1billion	More than \$1 billion		

Case 15-19042 Doc 1 Filed 05/30/15 Entered 05/30/15 10:08:58 Desc Main B1 (Official Form 1) (12/11) Document Page 2 of 50 **Voluntary Petition** Name of Debtor(s) This page must be completed and filed in every case) Edwin Feliciano, II All Prior Bankruptcy Case Filed Within Last 8 Years (if more than two, attach additional sheet) Location Where Filed: Case Number: Date Filed: None None Pending Bankruptcy Case Filed by any Spouse, Partner, or Affilate of this Debtor (if more than one, attach additional sheet) Name of Debtor: Case Number Date Filed: District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12 pursuant to Section 13 or 15 (d) of the Securities Exchange Act of or 13 of title 11. United States Code, and have explained the relief available under 1934 and is requesting relief under chapter 11.) each such chapter. I further certify that I have delivered to the debtor the notice required by 11 USC § 342(b). Exhibit A is attached and made a part of this petition. /s/ Christopher John Hoffman Dated: 05/29/2015 **Christopher John Hoffman Exhibit C** Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. **Exhibit D** (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. П Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check the Applicable Box.) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. П There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) П Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of Landlord) П Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and

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Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1))

period after the filing of the petition.

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Voluntary Petition

This page must be completed and filed in every case)

Name of Joint Debtor(s)

Edwin Feliciano, II

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

/s/ Edwin Feliciano, II

Edwin Feliciano, II

Dated: 05/29/2015

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States
Code. Certified copies of the documents required by 11 U.S.C. § 1515 are
attached

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

Signature of Attorney

/s/ Christopher John Hoffman

Signature of Attorney for Debtor(s)

Christopher John Hoffman

Printed Name of Attorney for Debtor(s)

GERACI LAW L.L.C. 55 E. Monroe St., #3400 Chicago, IL 60603 Phone: 312-332-1800

Date: 05/29/2015

* In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person .

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Edwin Feliciano II / Debtor Bankruptcy Docket #:

Judge:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

	Edwin Feliciano, II
Date	ed: 05/29/2015 /s/ Edwin Feliciano, II
l cer	tify under penalty of perjury that the information provided above is true and correct.
	5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
Ш	Active military duty in a military combat zone.
	Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
	Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
	4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
	If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.
	3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]
	2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunties for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
	1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Edwin Feliciano II / Debtor

Bankruptcy Docket #:

Judge:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

	1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.	
	2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.	
	3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]	
	If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.	
	4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]	
	Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);	
	Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);	
	Active military duty in a military combat zone.	
	5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.	
l cer	tify under penalty of perjury that the information provided above is true and correct.	

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B6 Summary (Official Form 6 - Summary) (12/14)

In re

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Edwin Feliciano II / Debtor

Case No.
Chapter 7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, C, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	Attached YES NO	NO. OF	ASSETS	LIABILITIES	OTHER
SCHEDULE A - Real Property	Yes	1	\$0	\$0	\$0
SCHEDULE B - Personal Property	Yes	3	\$1,750	\$0	\$0
SCHEDULE C - Property Claimed as Exempt	Yes	1+	\$0	\$0	\$0
SCHEDULE D - Creditors Holding Secured Claims	Yes	1+	\$0	\$0	\$0
SCHEDULE E - Creditors Holding Unsecured Priority Claims	Yes	2	\$0	\$0	\$0
SCHEDULE F - Creditors Holding Unsecured Nonpriority Claims	Yes	1+	\$0	\$26,291	\$0
SCHEDULE G - Executory Contracts and Unexpired Leases	Yes	1	\$0	\$0	\$0
SCHEDULE H - CoDebtors	Yes	1	\$0	\$0	\$0
SCHEDULE I - Current Income of Individual Debtor(s)	Yes	1	\$0	\$0	\$4,739
SCHEDULE J - Current Expenditures of Individual Debtor(s)	Yes	1	\$0	\$0	\$4,735
TOTALS			\$1,750 TOTAL ASSETS	\$26,291 TOTAL LIABILITIES	

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B6 Summary (Official Form 6 - Summary) (12/14)

In re

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Edwin Feliciano II / Debtor

Case No.

Chapter 7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts as defined in 101(8) of the Bankruptcy C	Code (11
U.S.C. 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below	
Check this box if you are an individual debtor whose debts are NOT primarily consumer debts and, therefore, are information here.	not required to report any
TELL LOCAL COLOR DE LA COLOR D	

This information is for statistical purposes only under 28 U.S.C § 159 Summarize the following types of liabilities, as reported in the Schedules, and total them

Type of Liability	Amount
Domestic Support Obligations (From Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to governmental Units (From Schedule E)	\$0.00
Claims for Death or Personal Injury While Debtor was Intoxicated (From Schedule E) whether disputed or undisputed)	\$0.00
Student Loan Obligations (From Schedule F)	\$0.00
Domestic Support Separation Agreement and Divorce Decree Obligations Not Reported on (Schedule E).	\$0.00
Obligations to Pension or Profit Sharing and Other Similar Obligations (From Schedule F)	\$0.00
TOTAL	\$0.00

State the following:

Average Income (from Schedule I, Line 16)	\$4,738.72
Average Expenses (from Schedule J, Line 18)	\$4,735.00
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; or, Form 22C-1 Line 14)	\$3,635.67

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" Column		\$0.00
4. Total from Schedule F		\$26,291.00
5. Total of non-priority unsecured debt (sum of 1,3 and 4)		\$26,291.00

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UNITED STATES BANKÄUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Edwin Feliciano II / Debtor Bankruptcy Docket #:

Judge:

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband Wife Joint Or Community	Current Value of Debtors Interest in Property Without Deducting and Secured Claim or Exemption	Amount of Secured Claim
[X] None				
Total Mai	\$0.00			

(Report also on Summary of Schedules)

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Edwin Feliciano II / Debtor

In re

Judge:

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interest in executory and unexpired leases on this schedule. List them in Schedule G.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	C M H	Current Value of Debtor's Interest in Property, Without Deducting Any Secured
01. Cash on Hand	X			
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.				
		Checking account with Chase		\$100
03. Security Deposits with public utilities, telephone companies, landlords and others.	X			
04. Household goods and furnishings, including audio, video, and computer equipment.				*4.000
		Household Goods; tv, dvd player, couch, stereo/radio, utensils, pots and pans, vacuum, table, chairs, lamps, entertainment center, bedroom set, cellphone, rugs.		\$1,000
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.				
		Books, CD's, DVD's, Tapes/Records, Family Pictures		\$50
06. Wearing Apparel				
		Necessary wearing apparel.		\$50
07. Furs and jewelry.				
		Earrings, watch, costume jewelry		\$50
08. Firearms and sports, photographic, and other hobby equipment.	X			

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Document Page 10 of 50 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Edwin Feliciano II / Debtor

In re

Bankruptcy Docket #:

Judge:

SCHEDULE B - PERSONAL PROPERTY								
Type of Property	N O N E	Description and Location of Property	C M H	Current Value of Debtor's Interest in Property, Without Deducting Any Secured				
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. 10. Annuities. Itemize and name each issuer.	X							
11. Interests in an educational IRA as defined in 26 U.S.C 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(B)(1). Give particulars. (File separately the records(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)).	X							
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars	X							
13. Stocks and interests in incorporated and unincorporated businesses.14. Interest in partnerships or joint ventures. Itemize. Itemize.	X							
15. Government and corporate bonds and other negotiable and non-negotiable instruments. 16. Accounts receivable	X							
17. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled	X							
Other liquidated debts owing debtor including tax refunds. Give particulars. Equitable and future interests, life	X							
estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property. 20. Contingent and Non-contingent interests								
in estate of a decedent, death benefit plan, life insurance policy, or trust. 21. Other contingent and unliquidated claims	X							
of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.								
22. Patents, copyrights and other intellectual property. Give particulars.23. Licenses, franchises and other general intangibles	X							
24. Customer list or other compilations containing personally identifiable information (as defined in 11 USC 101 41A provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes	X							

Edwin Feliciano II / Debtor

In re

Judge:

(Report also on Summary of Schedules)

SCHEDULE B - PERSONAL PROPERTY								
Type of Property	N O N E	O N Description and Location of Property		Current Value of Debtor's Interest in Property, Without Deducting Any Secured				
25. Autos, Truck, Trailers and other vehicles								
and accessories.		98 Honda Civic		\$500				
26. Boats, motors and accessories.	X							
27. Aircraft and accessories.	X							
28. Office equipment, furnishings, and supplies.	X							
29. Machinery, fixtures, equipment, and supplie used in business.	X							
30. Inventory	X							
31. Animals		Family Pets/Animals.		\$0				
32. Crops-Growing or Harvested. Give particulars.	X							
33. Farming equipment and implements.	X							
34. Farm supplies, chemicals, and feed.	X							
35. Other personal property of any kind not already listed. Itemize.	X							
		Tot	tal	\$1,750.00				

Record # 638317 B6B (Official Form 6B) (12/07) Page 3 of 3

Edwin Feliciano II / Debtor

In re

Bankruptcy Docket #:

Judge:

SCHEDULE C - PROPERTY CLAIMED EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)	Check if debtor claims a homestead exemption that exceeds \$146,450.*
11 U.S.C. § 522(b)(2)	* Amount subject to adjustment on 4/1/16, and every three years thereafter
11 U.S.C. § 522(b)(3)	with respect to cases commenced on or after the date of adjustment.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
02. Checking, savings or other			
Checking account with Chase	735 ILCS 5/12-1001(b)	\$ 100	\$100
04. Household goods RENTERS			
Household Goods; tv, dvd player, couch, stereo/radio, utensils, pots and pans, vacuum, table, chairs, lamps, entertainment center, bedroom set, cellphone, rugs.	735 ILCS 5/12-1001(b)	\$ 1,000	\$1,000
05. Books, pictures and other			
Books, CD's, DVD's, Tapes/Records, Family Pictures	735 ILCS 5/12-1001(a)	\$ 50	\$50
06. Wearing Apparel			
Necessary wearing apparel.	735 ILCS 5/12-1001(a),(e)	\$ 50	\$50
07. Furs and jewelry.			
Earrings, watch, costume jewelry	735 ILCS 5/12-1001(b)	\$ 50	\$50
25. Autos, Truck, Trailers and			
98 Honda Civic	735 ILCS 5/12-1001(c)	\$ 2,400	\$500

^{*} Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Edwin Feliciano II / Debtor

Bankruptcy Docket #:

Judge:

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filled, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s) on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Creditor's Name and Mailing Address Including Zip and Account Number (See Instructions Above)	Codebtor	C A H	* Date Claim was Incured * Nature of Lien *Value of Property Subject to Lien *Description of Property	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
[X] None								
			Total Amount of Unsecured (Report also on Summary of S		-	-	\$ 0	\$ 0

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Edwin Feliciano II / Debtor

In re

Bankruptcy Docket #:

Judge:

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data

with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data. Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) **Domestic Support Obligations** Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). Extensions of Credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but bfore the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). Deposits by individuals Claims of individuals up to \$2,600* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

Commitments to maintain the capital of insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

Claims for death or personal injury while debtor was intoxicated

Taxes and certain other Debts Owed to Governmental Units

I Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

Case 15-19042 Doc 1 Filed 05/30/15 Entered 05/30/15 10:08:58 Desc Main Document Page 15 of 50 * Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Н **Date Claim Was Incured and** Amount Disputed Codebtor Amount Creditor's Name, Mailing Address w **Consideration For Claim** Entitled **Including Zip Code and Account Number** of Claim J to (See Instructions Above) С Priority [X] None **Total Amount of Unsecured Priority Claims \$0** (Report also on Summary of Schedules)

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Edwin Feliciano II / Debtor

In re

Bankruptcy Docket

Judge:

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
1	ACS Bankruptcy Department PO Box 78844 Phoenix AZ 85062 Acct #:			Dates: Reason:				\$1,000
2	AT T U-Verse C/O Afni, INC. Po Box 3097 Bloomington IL 61702 Acct #: 1054591441		Н	Dates: 2015-2015 Reason: Collecting for Creditor				\$80
3	AT&T Mobility Bankruptcy Department PO Box 6428 Carol Stream IL 60197 Acct #:			Dates: Reason: Utility Bills/Cellular Service				\$1,000
4	Bank of America Bankruptcy Department PO Box 15168 Wilmington DE 19850 Acct #:			Dates: Reason: Credit Card or Credit Use				\$1,000

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Edwin Feliciano II / Debtor

In re

Bankruptcy Docket #:

Judge:

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

	CONLEGEL 1 - CKEDITOI	30HEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS							
	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H		Date Claim Was Incurred and Consideration For Claim. aim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
5	Cingular Wireless Bankruptcy Department 2612 N. Roan St. Johnson City TN 37601			Dates: Reason:	Utility Bills/Cellular Service				\$500
6	Acct #: City of Chicago Bureau Parking Department of Revenue PO Box 88292 Chicago IL 60680 Acct #:			Dates: Reason:	Parking tickets Ordinance Violatio				\$300
7	Dish Network Attn: Bankruptcy Dept. Dept. 0063 Palatine IL 60055-0063			Dates: Reason:	Utility Bills/Cellular Service				\$300
8	Acct #: Grant & Weber Attn: Bankruptcy Dept. 861 Coronado Center Dr S Henderson NV 89052		Н	Dates: Reason:	2012-2012 Medical Debt				\$1,319
	Acct #: 008827465								
9	Grant & Weber Attn: Bankruptcy Dept. 861 Coronado Center Dr S Henderson NV 89052		Н	Dates: Reason:	2013-2013 Medical Debt				\$1,496
	Acct #: 009607089								
10	Grant & Weber Attn: Bankruptcy Dept. 861 Coronado Center Dr S Henderson NV 89052		Н	Dates: Reason:	2013-2013 Medical Debt				\$903
	Acct #: 050041234								
11	Illinois Collection SE Attn: Bankruptcy Dept. 8231 185Th St Ste 100 Tinley Park IL 60487		Н	Dates: Reason:	2012-2012 Medical Debt				\$291
	Acct #: 13974129			I		I	I	l	

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Edwin Feliciano II / Debtor

In re

Bankruptcy Docket #:

Judge:

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS					1 (,LA	IIVIO
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C H M	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
12 MBB Attn: Bankruptcy Dept. 1460 Renaissance Dr Park Ridge IL 60068		Н	Dates: 2013-2013 Reason: Medical Debt				\$83
Acct #: 1658161074 13 Merchants Credit Guide Attn: Bankruptcy Dept. 223 W Jackson Blvd Ste 4 Chicago IL 60606		Н	Dates: 2014-2014 Reason: Medical Debt				\$522
Acct #: 8141274464							
14 Northwestern Medical Faculty Bankruptcy Department 675 N. Saint Clair, #15-120 Chicago IL 60611			Dates: Reason: Medical/Dental Services				\$1,000
Acct #:							
15 Resurrection Hospital Attn: Bankruptcy Department 7435 W. Talcott Ave. Chicago IL 60631 Acct #:			Dates: Reason: Medical/Dental Service				\$1,000
16 Sprint Bankruptcy Dept. PO Box 7949 Overland Park KS 66207 Acct #:			Dates: Reason: Utility Bills/Cellular Service				\$400
17 St. Mary of Nazareth Hospital Bankruptcy Department 2233 W. Division Chicago IL 60622 Acct #:			Dates: Reason: Medical/Dental Services				\$1,000
18 TCF National Bank Attn: Bankruptcy Department PO Box 170995 Milwaukee WI 53217			Dates: Reason:				\$1,000
Acct #:				1			

Record # 638317 B6F (Official Form 6F) (12/07)

Edwin Feliciano II / Debtor

In re

Bankruptcy Docket #:

Judge:

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C M H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
19	Tmobile C/O Enhanced Recovery CO L 8014 Bayberry Rd Jacksonville FL 32256 Acct #: 117203413		Н	Dates: 2014-2015 Reason: Collecting for Creditor				\$1,633
20	Total Finance Bankruptcy Dept 2917 W Irving Park Rd Chicago IL 60618 Acct #:			Dates: 2012 Reason: Deficiency, Repo'd/Surr'd Auto				\$10,000
21	Verizon Wireless C/O Pinnacle Credit Servic Po Box 640 Hopkins MN 55343 Acct #: KZ078674		Н	Dates: 2011-2011 Reason: Unknown Credit Extension				\$464
22	Western Sky Funding LLC Bankruptcy Department PO Box 370 Timber Lake SD 57656 Acct #:			Dates: Reason: PayDay Loan				\$1,000

Total Amount of Unsecured Claims

(Report also on Summary of Schedules)

\$ 26,291

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Edwin Feliciano II / Debtor

Bankruptcy Docket #:

Judge:

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

In re

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract. Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Non-Residential Real Property. State Contract Number or Any Government Contract.

[X] None

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Check this box if debtor has no codebtors.

Edwin Feliciano II / Debtor	Bankruptcy Docket #:
	Judge:

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor 's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the

Name and Address of CoDebtor	Name and Address of the Creditor
[X] None	

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			Document	Page 22 of 50	
Fill in this in	nformation to ident	ify your case:			
Debtor 1	Edwin		Feliciano		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court for	the :NORTHERN DISTRICT O	F ILLINOIS_		
Case Number	r			Check if this is:	
(If known)				☐ An amended filing	
				A supplement showing post-petition	า
				chapter 13 income as of the followi	ng date:
Official F	orm B 6I			MM / DD / YYYY	
Sabadul	e I: Your I	noomo			
əcneaui	e ii Tour i	ncome			12/

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Describe Employment			, , ,	
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed	d	Employed Not employed
	Include part-time, seasonal, or self-employed work.	Occupation	Shipping Clerk		
	Occupation may Include student or homemaker, if it applies.	Employers name	Gonnella Frozen	Products	
		Employers address	1117 Wiley Rd.		
			Schaumburg, IL 6	60173	,
		How long employed there?	2 years		
Pa	rt 2: Give Details About Monthl	ly Income			
	Estimate monthly income as of the spouse unless you are separated. If you or your non-filing spouse has lines below. If you need more space	ve more than one employer, comb	oine the information for	•	· · · · · · · · · · · · · · · · · · ·
				For Debtor 1	For Debtor 2 or non-filing spouse
2.	List monthly gross wages, salary and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.		\$3,635.67	\$0.00	
3.	8. Estimate and list monthly overtime pay.		\$2,728.70	\$0.00	
4.	Calculate gross income. Add line	e 2 + line 3.		\$6,364.37	\$0.00

Official Form B 6I Record # 638317 Schedule I: Your Income Page 1 of 2

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Case Number (if known) Document

Edwin Debtor 1

First Name Middle Name Last Name

				For Debtor 1		otor 2 or ng spouse	
	Copy	y line 4 here	4.	\$6,364.37		\$0.00	
5.	List all	payroll deductions:					
	5a. T	Fax, Medicare, and Social Security deductions	5a.	\$1,575.12		\$0.00	
	5b. N	Mandatory contributions for retirement plans	5b.	\$0.00		\$0.00	
	5c. V	oluntary contributions for retirement plans	5c.	\$0.00		\$0.00	
	5d. F	Required repayments of retirement fund loans	5d.	\$0.00		\$0.00	
	5e. I	nsurance	5e.	\$0.00		\$0.00	
		Domestic support obligations	5f.	\$0.00		\$0.00	
	_	Jnion dues	5g.	\$50.53		\$0.00	
		Other deductions. Specify:	5h.	\$0.00		\$0.00	
		e payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$1,625.65		\$0.00	
7. (Calcula	te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$4,738.72		\$0.00	
8. L	ist all	other income regularly received:					
	8a.	Net income from rental property and from operating a business,					
		profession, or farm					
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total					
		monthly net income.	8a.	\$0.00		\$0.00	
	8b.	Interest and dividends	8b.	\$0.00		\$0.00	
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive	8c.	\$ 0.00		\$ 0.00	
		Include alimony, spousal support, child support, maintenance, divorce					
		settlement, and property settlement.					
	8d.	Unemployment compensation	8d.	\$0.00		\$0.00	
	8e.	Social Security	8e.	\$0.00		\$0.00	
	8f.	Other government assistance that you regularly receive	8f.	\$0.00		\$0.00	
		Include cash assistance and the value (if known) of any non-cash	-			· .	
		assistance that you receive, such as food stamps (benefits under the					
		Supplemental Nutrition Assistance Program) or housing subsidies.					
		Specify:					
	8g.	Pension or retirement income	8g.	\$0.00		\$0.00	
	8h.	Other monthly income. Specify:	8h.	\$0.00		\$0.00	
9.	Add	all other income . Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$0.00		\$0.00	
10.	Calc	ulate monthly income. Add line 7 + line 9.	10.	\$4,738.72 +	9	0.00	\$4,738.72
	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.		¥ 1,1 0011 <u>-</u>			ψ 4 ,100.12
11.	Incluother	e all other regular contributions to the expenses that you list in Schedule de contributions from an unmarried partner, members of your household, your friends or relatives. ot include any amounts already included in lines 2-10 or amounts that are not include.	our depende				
	Spec	лу:				1	1. \$0.00
12.		the amount in the last column of line 10 to the amount in line 11. The reset that amount on the Summary of Schedules and Statistical Summary of Ce		•	applies	1	2. \$4,738.72
13.	Do y	ou expect an increase or decrease within the year after you file this form	?				
	X I						
		Yes. Explain:					

Fill	in this ir	nformation to identify your	case:				
De	btor 1	Edwin		Feliciano	Check if this is:		
_		First Name	Middle Name	Last Name	An amende	•	
	btor 2 ouse, if filing)	First Name	Middle Name	Last Name		ent showing post of the following c	-petition chapter 13 late:
Un	ited States	Bankruptcy Court for the : <u>h</u>	NORTHERN DISTRICT	OF ILLINOIS			
	se Numbe	r			MM / DD /	YYYY	
(11	Kilowiij				A separate	filing for Debtor	2 because Debtor 2
<u>Offi</u>	<u>cial F</u>	orm B 6J			☐ maintains a	a separate house	hold.
Scł	nedul	e J: Your Exp	enses				12/13
more : every	space is question	needed, attach another sh			are equally responsible for supplyi ges, write your name and case nun	=	
Part		Describe Your Household					
I г		int case? Go to line 2.					
	= ''`'	Does Debtor 2 live in a seg	parate household?				
_		X No.					
		Yes. Debtor 2 must fi	le a separate Schedu	le J.			
2.	-	have dependents?	No No		Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
	Do not li Debtor 2	st Debtor 1 and		t this information for ndent	Daughtor	7	No
		tate the dependents'			Daughter		Yes
	names.				Daughter	4	No
							X Yes
					Daughter	3	No X Yes
							No
					Daughter	3	X Yes
							X No
						_	Yes
3.	-	expenses include	X No				
	•	es of people other than and your dependents?	Yes				
Parí	2:	Estimate Your Ongoing Mont	thly Expenses				
Estim	nate your	expenses as of your bank	ruptcy filing date ur	less you are using this for	m as a supplement in a Chapter 13	case to report	
	nses as c pplicable	-	tcy is filed. If this is	a supplemental <i>Schedule J</i>	, check the box at the top of the for	m and fill in	
Inclu	de expen	ses paid for with non-cash	=	ance if you know the value			
of su	ch assist	ance and have included it	on Schedule I: Your	Income (Official Form B 6I	.)		our expenses
4.			penses for your resid	lence. Include first mortgag	e payments and		\$900.00
	-	for the ground or lot. cluded in line 4:				4.	\$900.00
		eal estate taxes				4a.	\$0.00
		operty, homeowner's, or rei	nter's insurance			4a. 4b.	\$0.00
		ome maintenance, repair, a				4c.	\$0.00
		omeowner's association or o				4d.	\$0.00

Schedule J: Your Expenses

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Document

Last Name

Edwin

First Name

Middle Name

Debtor 1

ent Page 25 of 50
Case Number (if known)

Your expenses \$0.00 5. Additional Mortgage payments for your residence, such as home equity loans 6. **Utilities:** \$550.00 Electricity, heat, natural gas 6a. 6h \$0.00 Water, sewer, garbage collection \$520.00 6c. Telephone, cell phone, internet, satellite, and cable service \$ 0.00 Other. Specify:_ 6d. 7. \$1,100.00 7. Food and housekeeping supplies \$50.00 8. 8. Childcare and children's education costs \$175.00 9. Clothing, laundry, and dry cleaning 10. \$80.00 10. Personal care products and services \$140.00 11. Medical and dental expenses 11. Transportation. Include gas, maintenance, bus or train fare. \$495.00 12. Do not include car payments. \$0.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books \$0.00 Charitable contributions and religious donations 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. \$0.00 15a. Life insurance \$0.00 15b. 15b. Health insurance \$170.00 15c. Vehicle insurance 15c. \$0.00 15d. Other insurance. Specify: 15d. 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 16. Specify: _ 17. Installment or lease payments: \$505.00 17a. 17a. Car payments for Vehicle 1 \$0.00 17b. Car payments for Vehicle 2 17b. \$0.00 17c. 17c. Other. Specify:_ \$0.00 17d 17d. Other. Specify: 18. Your payments of alimony, maintenance, and support that you did not report as deducted \$0.00 from your pay on line 5, Schedule I, Your Income (Official Form B 6I). 18. 19. Other payments you make to support others who do not live with you. \$0.00 19 Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. \$ 0.00 20a. 20a. Mortgages on other property \$ 0.00 20b. 20b. Real estate taxes \$ 0.00 20c. 20c. Property, homeowner's, or renter's insurance \$ 0.00 20d. 20d. Maintenance, repair, and upkeep expenses \$ 0.00 20e. 20e. Homeowner's association or condominium dues

Official Form 6J Record # 638317 Schedu

Edwin Debtor 1 Case Number (if known) _ First Name Middle Name Last Name \$50.00 Pet Care (\$50.00), 21. 21. Other. Specify: 22.. Your monthly expense: Add lines 4 through 21. \$4,735.00 22. The result is your monthly expenses. 23. Calculate your monthly net income. 23a. \$4,738.72 Copy line 12 (your comibined monthly income) from Schedule I. 23a. \$4,735.00 23b. Copy your monthly expenses from line 22 above. 23b.-\$3.72 23c. Subtract your monthly expenses from your monthly income. 23c. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? No Explain Here: Debtor drives and pays for the 2012 Nissan Quest titled to his grandmother Maria Hernandez.

Official Form 6J Record # 638317 Schedule J: Your Expenses Page 3 of 3

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Edwin Feliciano II / Debtor Bankruptcy Docket #:

Judge:

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won 't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated: 05/29/2015 /s/ Edwin Feliciano, II

Edwin Feliciano. II

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by Geraci Law L.L.C..

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and **NOT** a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Edwin Feliciano II / Debtor	Bankruptcy Docket #:
	Judge:

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

01. INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor"s fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	AMOUNT	SOURCE	_
	2015: \$30,000	Employment	
	2014: \$66,659 2013: \$62,000		
X	Spouse		
	AMOUNT	SOURCE	



02. INCOME OTHER THAN FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor"s business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

•	•
AMOUNT	SOURCE

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NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

		Bankruptcy Docket #:			
		Judge:			
STATEMENT OF FINANCIAL AFFAIRS					
Spouse					
AMOUNT	SOURCE	_			
03. PAYMENTS TO CREDITORS:					
Complete a. or b. as appropriate, and c.					
value of all property that constitutes or is were made to a creditor on account of a approved nonprofit budgeting and credit by either or both spouses whether or no	s affected by such transfer is not less the domestic support obligation or as part or counseling agency. (Married debtor t a joint petition is filed, unless the spou	roceeding the commencement of this case if ian \$600.00. Indicate with an asterisk (*) an of an alternative repayment schedule under s filing under chapter 12 or chapter 13 must uses are separated and a joint petition is not	y payments that a plan by an include payments filed.)		
Name and Address of Creditor	Dates of Payments	Amount Paid	Amount Still Owing		
such transfer is less than \$5,850*. If the		regate value of all property that constitutes on a sterisk (*) any payments that were made to	-		
and credit counseling agency. (Married open spouses whether or not a joint petit	debtors filing under chapter 12 or chapt ion is filed, unless the spouses are sep	schedule under a plan by an approved nong ter 13 must include payments and other trans parated and a joint petition is not filed.)	orofit budgeting sfers by either or		
and credit counseling agency. (Married	debtors filing under chapter 12 or chapt	schedule under a plan by an approved nonger 13 must include payments and other trans	profit budgeting		
and credit counseling agency. (Married opens of the spouses whether or not a joint petition of the spouses whether or not a joint petition of Creditor C. ALL DEBTORS: List all payments macreditors who are or were insiders. (Ma	debtors filing under chapter 12 or chapter ion is filed, unless the spouses are sep Dates of Payment/Transfers adde within 1 year immediately preceding tried debtors filing under chapter 12 or contact the second contact	schedule under a plan by an approved nonger 13 must include payments and other transparated and a joint petition is not filed.) Amount Paid or Value of Transfers g the commencement of this case to or for the chapter 13 must include payments be either	orofit budgeting sfers by either or Amount Still Owing		
and credit counseling agency. (Married of both spouses whether or not a joint petit Name and Address of Creditor c. ALL DEBTORS: List all payments may creditors who are or were insiders. (Mawhether or not a joint petition is filed, un Name & Address of Creditor &	debtors filing under chapter 12 or chapter in its filed, unless the spouses are sep Dates of Payment/Transfers and within 1 year immediately preceding rried debtors filing under chapter 12 or eless the spouses are separated and a junction.	schedule under a plan by an approved nonger 13 must include payments and other transparated and a joint petition is not filed.) Amount Paid or Value of Transfers g the commencement of this case to or for the chapter 13 must include payments be either oint petition is not filed.) Amount Paid or Value of	Amount Still Owing e benefit of or both spouses Amount		
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And credit counseling agency. (Married of both spouses whether or not a joint petit of spouses whether or not a joint petit of Creditor C. ALL DEBTORS: List all payments material petit of the creditors who are or were insiders. (Material petition is filed, un of Name & Address of Creditor & Relationship to Debtor 14. SUITS AND ADMINISTRATIVE PRO	debtors filing under chapter 12 or chapter ion is filed, unless the spouses are sep Dates of Payment/Transfers adde within 1 year immediately preceding rried debtors filing under chapter 12 or eless the spouses are separated and a judgments Dates of Payments	schedule under a plan by an approved nonger 13 must include payments and other transparated and a joint petition is not filed.) Amount Paid or Value of Transfers g the commencement of this case to or for the chapter 13 must include payments be either oint petition is not filed.) Amount Paid or Value of Transfers	Amount Still Owing e benefit of or both spouses Amount Still Owing		
and credit counseling agency. (Married opens pouses whether or not a joint petit Name and Address of Creditor C. ALL DEBTORS: List all payments materially and the petit of t	Dates of Payments Dates are separated debtors filing under chapter 12 or chapter or separated and a judgments Dates of Payment/Transfers Dates of Payment or chapter 12 or class the spouses are separated and a judgment of Payments Dates of Payments DEEDINGS, EXECUTIONS, GARNISH or was a pay under chapter 12 or chapter 13 must in the spouse of payment or was a pay under chapter 12 or chapter 13 must in the spouse are separated and a judgment or chapter 13 must in the spouse are separated and a judgment or chapter 13 must in the spouse are separated and a judgment or chapter 13 must in the spouse are separated and a judgment or chapter 12 or chapter 13 must in the spouse are separated and a judgment or chapter 12 or chapter 13 must in the spouse are separated and a judgment or chapter 12 or chapter 13 must in the spouse are separated and a judgment or chapter 12 or chapter 13 must in the spouse are separated and a judgment or chapter 14 or chapter 15 o	schedule under a plan by an approved nonger 13 must include payments and other transparated and a joint petition is not filed.) Amount Paid or Value of Transfers g the commencement of this case to or for the chapter 13 must include payments be either oint petition is not filed.) Amount Paid or Value of Transfers HMENTS AND ATTACHMENTS: arty within 1 (one) year immediately preceding noticed information concerning either or both	Amount Still Owing e benefit of or both spouses Amount Still Owing		
and credit counseling agency. (Married of both spouses whether or not a joint petit Name and Address of Creditor c. ALL DEBTORS: List all payments material petit and the petit of the pet	Dates of Payments Dates are separated debtors filing under chapter 12 or chapter or separated and a judgments Dates of Payment/Transfers Dates of Payment or chapter 12 or class the spouses are separated and a judgment of Payments Dates of Payments DEEDINGS, EXECUTIONS, GARNISH or was a pay under chapter 12 or chapter 13 must in the spouse of payment or was a pay under chapter 12 or chapter 13 must in the spouse are separated and a judgment or chapter 13 must in the spouse are separated and a judgment or chapter 13 must in the spouse are separated and a judgment or chapter 13 must in the spouse are separated and a judgment or chapter 12 or chapter 13 must in the spouse are separated and a judgment or chapter 12 or chapter 13 must in the spouse are separated and a judgment or chapter 12 or chapter 13 must in the spouse are separated and a judgment or chapter 12 or chapter 13 must in the spouse are separated and a judgment or chapter 14 or chapter 15 o	schedule under a plan by an approved nonger 13 must include payments and other transparated and a joint petition is not filed.) Amount Paid or Value of Transfers g the commencement of this case to or for the chapter 13 must include payments be either oint petition is not filed.) Amount Paid or Value of Transfers HMENTS AND ATTACHMENTS: arty within 1 (one) year immediately preceding noticed information concerning either or both	Amount Still Owing e benefit of or both spouses Amount Still Owing		

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Edwin Feliciano II / Debtor	Bankruptcy Docket #:
	Judge:

STATEMENT OF FINANCIAL AFFAIRS

	NONE
ı	•
ı	Ж

04b. WAGES OR ACCOUNTS GARNISHED: Describe all property that has been attached, garnished or seized under any legal or equitable process within (1) one year preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

 Name and Address of Person
 Date
 Description

 for Whose Benefit Property
 of
 and Value

 was Seized
 Seizure
 of Property

05. REPOSSESSION, FORECLOSURES AND RETURNS:

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor or Seller

Date of Repossession, Foreclosure Sale, Transfer or Return

Description and Value of Property

Total Finance

2012

2004 Mazda Mazda6

2917 W. Irving Park Rd. Chicago, IL 60618



06. ASSIGNMENTS AND RECEIVERSHIPS:

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name andDateTerms ofAddress ofofAssignment orAssigneeAssignmentSettlement



b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one (1) year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and
AddressName & Location
of Court CaseDateDescription
and Value ofof CustodianTitle & NumberOrderProperty



07. GIFTS:

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person	Relationship	Date	Description
or	to Debtor,	of	and Value
Organization	If Any	Gift	of Gift

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NODTHEDN DISTRICT OF HILINOIS EASTEDNI DIVISION

08. LOSSES: List all losses from fire, theft, other casualty or gamb commencement of this case. (Married debtors filing not a joint petition is filed, unless the spouses are set Description and Description and Value if Loss W	under chapter 12 or chapter 13 parated and a joint petition is in on of Circumstances and, as Covered in Whole or in insurance, Give Particulars BOR BANKRUPTCY: on behalf of the debtor to any repreparation of a petition in basing preparation of a petition in basing preparation concerning debt co	ely preceding the commencement a must include losses by either or not filed.) Date of Loss persons, including attorneys, for cankruptcy within one (1) year immediately before the comment of the payment, Name of Payer if Other Than Debtor payments made or property transfinsolidation, relief under the bankrupter of the payment of the	consultation concerning ediately preceding the Amount of Money or Description and Value of Property Payment/Value: \$765.00
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Value of Property if Loss W Part by In 1991. 09. PAYMENTS RELATED TO DEBT COUNSELING. List all payments made or property transferred by or debt consolidation, relief under the bankruptcy law of commencement of this case. Name and Address of Payee Geraci Law, LLC 55 E Monroe St Suite #3400 Chicago, IL 60603 09a. PAYMENTS RELATED TO DEBT COUNSELING the debtor to any persons, including attorneys, for confidence of a petition in bankruptcy within 1 year immediately Name and Address of Payee Hananwill Credit Counseling,	as Covered in Whole or in neurance, Give Particulars GOR BANKRUPTCY: on behalf of the debtor to any r preparation of a petition in backet of the control of the control of the debtor to any representation of a petition in backet of the control o	of Loss persons, including attorneys, for cankruptcy within one (1) year immediate of Payment, Name of Payer if Other Than Debtor payments made or property transfinsolidation, relief under the bankruptcys	Amount of Money or Description and Value of Property Payment/Value: \$765.00
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of a petition in bankruptcy within 1 year immediately Name and Address of Payee Hananwill Credit Counseling,	_		apicy law or preparation
Name and Address of Payee Hananwill Credit Counseling,	processing and commencement		
Address of Payee Hananwill Credit Counseling,			
of Payee Hananwill Credit Counseling,		Date of Payment,	Amount of Money or descripti
Hananwill Credit Counseling,		Name of Payer if	and
_		Other Than Debtor	Value of Property
115 N. Cross St., Robinson,		2015	\$20.00
IL 62454			
10. OTHER TRANSFERS			
a. List all other property, other than property transfe	erred in the ordinary course of t	the business or financial affairs of	the debtor, transferred
either absolutely or as security with two (2) years im	•		
chapter 12 or chapter 13 must include transfers by e separated and a joint petition is not filed.)	ither or both spouses whether	or not a joint petition is filed, unles	ss the spouses are
Name and Address of		Describe Property Transferred	
Transferee, Relationship	•	and	
to Debtor	Date	Value Received	_

Name of	Date(s)	Amount and Date
Trust or	of	of Sale or
other Device	Transfer(s)	Closing

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Edwin Feliciano II / Debtor	Bankruptcy Docket #:
	Judge:

STATEMENT OF FINANCIAL AFFAIRS

NONE	
X	

11. CLOSED FINANCIAL ACCOUNTS:

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one (1) year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and
Address of
Institution

Type of Account, Last Four Digits of Account Number, and Amount of Final Balance Amount and
Date of Sale or
Closing



12. SAFE DEPOSIT BOXES:

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Bank or Other Depository Names & Addresses of Those With Access to Box or depository Description of Contents Date of Transfer or Surrender, if Any



13. SETOFFS:

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address	Date	Amount
of Creditor	of Setoff	of Setoff

14. LIST ALL PROPERTY HELD FOR ANOTHER PERSON:

List all property owned by another person that the debtor holds or controls.

Name and Address Description and Location of Owner Value of Property of Property

Maria Hernandez 12 Nissan Quest Same as Debtor

15. PRIOR ADDRESS OF DEBTOR(S):

If debtor has moved within three (3) years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

Address	Name Used	Dates of Occupancy
4477 N Elston Ave	Same	FROM 07/2013 To 07/2013
Chicago IL 60630-4436		
2040 N Kostner Ave	Same	FROM 11/2014 To 11/2014
Chicago IL 60639-3561		

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Edwin Feliciano II / Debtor	Bankruptcy Docket #:

Judge:

STATEMENT OF FINANCIAL AFFAIRS

NONE	
V	
$\mathbf{\Lambda}$	ı

16. SPOUSES and FORMER SPOUSES:

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight (8) years immediately preceding the commencement of the case, identify the name of the debtor"s spouse and of any former spouse who resides or resided with the debtor in the community property state.

Name



17. ENVIRONMENTAL INFORMATION:

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil surface water, ground water, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of the these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous material" means anything defined as a hazardous waste, hazardous or toxic substances, pollutant, or contaminant, etc. under environmental Law.



17a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:



17b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

Site Name Name and Address Date Environmental and Address of Governmental Unit of Notice Law



17c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

Name and Address of Docket Status of Governmental Unit Number Disposition

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

		Judge:	cy Docket #:
		•	
S	TATEMENT OF FINA	NCIAL AFFAIRS	
8 NATURE, LOCATION AND NAME OF E	BUSINESS		
. If the debtor is an individual, list the nam			0 0
nding dates of all businesses in which the artnership, sole proprietor, or was self-em	· · · · · · · · · · · · · · · · · · ·		•
nmediately preceding the commencement		·	
rithin six (6) years immediately preceding	the commencement of this case.		
the debtor is a partnership, list the names	s, addresses, taxpaver identification n	numbers, nature of the businesses, and	beginning and ending
ates of all businesses in which the debtor			
nmediately preceding the commencement	t of this case.		
the debtor is a corporation, list the names	s, addresses, taxpaver identification n	numbers, nature of the businesses, and	beginning and ending
ates of all businesses in which the debtor			
nmediately preceding the commencement	t of this case.		
Name & Last Four Digits of		Nature	Beginning
Soc. Sec. No./Complete EIN or	•	of	and
Soc. Sec. No./Complete EIN or Other TaxPayer I.D. No.	Address	of Business	and Ending Dates
Soc. Sec. No./Complete EIN or	Address		
Soc. Sec. No./Complete EIN or Other TaxPayer I.D. No.		Business	
Soc. Sec. No./Complete EIN or Other TaxPayer I.D. No.		Business	
Soc. Sec. No./Complete EIN or Other TaxPayer I.D. No.		Business	
Soc. Sec. No./Complete EIN or Other TaxPayer I.D. No.		Business	
Soc. Sec. No./Complete EIN or		Business	
Soc. Sec. No./Complete EIN or Other TaxPayer I.D. No. Identify any business listed in subdivision.	on a., above, that is "single asset real	Business	
Soc. Sec. No./Complete EIN or Other TaxPayer I.D. No. Identify any business listed in subdivision.	on a., above, that is "single asset real	Business	
Soc. Sec. No./Complete EIN or Other TaxPayer I.D. No. Identify any business listed in subdivision Name	on a., above, that is "single asset real Address	Business estate" as defined in 11 USC 101.	Ending Dates
Soc. Sec. No./Complete EIN or Other TaxPayer I.D. No. Identify any business listed in subdivision Name he following questions are to be complete	on a., above, that is "single asset real . Address d by every debtor that is a corporatio	Business estate" as defined in 11 USC 101.	Ending Dates
Soc. Sec. No./Complete EIN or Other TaxPayer I.D. No. Identify any business listed in subdivision Name	on a., above, that is "single asset real Address d by every debtor that is a corporation the commencement of this case, a	estate" as defined in 11 USC 101. n or partnership and by any individual days of the following: an officer, director,	Ending Dates ebtor who is or has managing executive,
Soc. Sec. No./Complete EIN or Other TaxPayer I.D. No. Identify any business listed in subdivision Name he following questions are to be complete een, within six years immediately preceding	n a., above, that is "single asset real Address d by every debtor that is a corporation the commencement of this case, and or equity securities of a corporation	estate" as defined in 11 USC 101. n or partnership and by any individual day of the following: an officer, director, n; a partner, other than a limited partner.	Ending Dates ebtor who is or has managing executive,

19. BOOKS, RECORDS AND FINANCIAL STATEMENTS:

List all bookkeepers and accountants who within two (2) years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.



19b. List all firms or individuals who within two (2) years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

		Dates Services
Name	Address	Rendered

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Document Page 35 of 50 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

		Bankruptcy Docket #: Judge:
	STATEMENT OF FINAN	ICIAL AFFAIRS
	no at the time of the commencement of this case account and records are not available, explain.	were in possession of the books of account and records
Name	Address	
	creditors and other parties, including mercantile () years immediately preceding the commencem	and trade agencies, to whom a financial statement was ent of this case.
Name and Address	Date Issued	
0. INVENTORIES		
ist the dates of the last two inver ollar amount and basis of each i		erson who supervised the taking of each inventory, and th
Date of Inventory	Inventory Supervisor	Dollar Amount of Inventory (specify cost, market of other basis)
List the name and address of the Date of Inventory	Name and Addresses of Custodian of Inventory Records	ach of the inventories reported in a., above.
1. CURRENT PARTNERS, OFF	FICERS, DIRECTORS AND SHAREHOLDERS:	
. If the debtor is a partnership, lis	st nature and percentage of interest of each mer Nature	nber of the partnership. Percentage of
and Address	of Interest	Interest
•	, list all officers & directors of the corporation; ar or equity securities of the corporation.	d each stockholder who directly or indirectly owns, contro
Name and Address	Title	Nature and Percentage of Stock Ownership
2. FORMER PARTNERS, OFFI	CERS, DIRECTORS AND SHAREHOLDERS:	
the debtor is a partnership, list t	he nature and percentage of partnership interes	of each member of the partnership.
Name	Address	Date of Withdrawal

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In re

Edwin	dwin Feliciano II / Debtor		Bankruptcy Docket #:				
			Judge:				
	STATEMENT OF FINANCIAL AFFAIRS						
X	22b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one (1) year immediately preceding the commencement of this case.						
	Name and Address	Title	Date of Termination				
X	23. WITHDRAWALS FROM A PARTNERSHIP OR DISTRIBUTION BY A COPORATION: If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the						
	Name and Address of Recipient, Relationship to Debtor	Date and Purpose of Withdrawal	Amount of Money or Description and value of Property				
X		the name and federal taxpayer identification n	umber of the parent corporation of any consolidated group for years immediately preceding the commencement of the case				
X			n number of any pension fund to which the debtor, as an immediately preceding the commencement of the case.				
			PERJURY BY INDIVIDUAL DEBTOR	nancial			
		airs and any attachment thereto ar	_ _ _ _				
Dated	: 05/29/2015	/s/ Edwin Feliciano, II					
		Edwin Feli	ciano, II				

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Edwin Feliciano II / Debtor	Bankruptcy Docket #:
	Judge:

DEBTOR'S STATEMENT OF INTENTION

Property No.		
Creditor's Name: None	Describe Property Securing Debt:	
Property will be (check one):		
□Surrendered	□Retained	
If retaining the property, I intend to (a	check at least one):	
☐Redeem the property		
□Reaffirm the debt		
□Other. Explain	(for example, avoid li	en using 110 U.S.C. § 522(f)).
Property is (check one):		
□Claimed as exempt	□Not claimed as exempt	
completed for each unexpired	ubject to unexpired leases. (All three columns of lease. Attach additional pages if necessary.)	
Lessor's Name: None	Describe Property Securing Debt:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): ☐ Yes ☐ No

debt and/or personal property subject to an unexpired lease.				
Dated: 05/29/2015	/s/ Edwin Feliciano, II	X Date & Sign		
Edwin Feliciano, II				

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Edwin Feliciano II / Debtor	Bankruptcy Docket #:

Judge:

	DISCLOSURE OI	F COMPENSATION OF ATTORNEY FOR DEBTOR - 20	16B
	t compensation paid to me within o	nd Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above name year before the filing of the petition in bankruptcy, or agreed to be paid a debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:	
	The compensation paid or promised I	by the Debtor(s), to the undersigned, is as follows:	
	For legal services, Debtor(s) agrees to		\$2,295.00
	Prior to the filing of this Statement, Deb	otor(s) has paid and I have received	\$765.00
	The Filing Fee has been paid.	Balance Due	\$1,530.00
2.	The source of the compensation paid	to me was:	, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
	Debtor(s) Other:		
3.	The source of compensation to be pair	d to me on the unpaid balance, if any, remaining is:	
	Debtor(s) Other:	(specify)	
	The undersigned has received no value stated: None.	o transfer, assignment or pledge of property from the debtor(s) except the	following for the
4.	•	greed to share with any other entity, other than with members of the undersigned's law paid without the client's consent, except as follows: None.	
5.	The Service rendered or to be render	red include the following:	
(a)	•	rendering advice and assistance to the client in determining whether to file a petition	
(b)	under Title 11, U.S.C. Preparation and filing of the petition is	chedules, statement of affairs and other documents required by the court.	
(c)	Representation of the client at the firs Advice as required.	· ·	
(d) 6 .	By agreement with the debtor(s), the a	above-disclosed fee does not include the following service: meeting or court dates, amendments to schedules, adversary complaints	or conversions to
	·		
		I certify that the foregoing is a complete statement of any agreement of for payment to me for representation of the debtor(s) in this bankruptcy	J
		Respectfully Submitted,	
Da	ate: 05/29/2015	/s/ Christopher John Hoffman	
_		Christopher John Hoffman	
		GERACI LAW L.L.C.	

55 E. Monroe Street #3400 Chicago, IL 60603

Phone: 312-332-1800 Fax: 877-247-1960

Record # 638317 Page 1 of 1 B6F (Official Form 6F) (12/07)

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Date: 5/22/2015

Document Consultation Attorney: MOK

Record #: 638-317



Chapter 7 Retainer Agreement

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter 5 bankruptcy under the following terms and conditions:

Attorney fees for the Chapter 7 bankruptcy are \$_2, 295___. This amount does NOT INCLUDE court filing fees of \$335, or costs for credit counseling or financial management classes. This fee is based on the anticipated amount of work required to complete my case, and upon the information I have provided to date. If any information is incomplete or incorrect, the advice or Chapter may have to change, and this fee may have to be adjusted. This fee includes all work in the representation of my normal Chapter 7, including preparation of my bankruptcy petition, schedules and other documents, first 341 meeting, reaffirmations, normal correspondence with my creditors and myself, but does NOT include excessive work caused by you, missed 341 meetings, reopening the case, amendments to schedules, work on audits or asset cases, objections to exemptions, conversion to another chapter, evidentiary hearings, other contested matters or motions, or adversary proceedings, because these cannot be predicted in setting a flat fee. For work done on these matters, we bill between \$275/hr and \$450/hr for attorney time, based on the attorney doing the work, and \$85 to \$125/hr paralegal time. I agree that more than one attorney and paralegal will work on my case.

Fees are "flat fees" and "advance payment retainers" for pre-filing work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". You may elect to be billed on an hourly basis, but we have found a flat fee is cheaper and benefits you. If this contract is terminated by either party prior to the filing of the case, the firm will refund unearned fees based on the above rates with an accounting, and on request, submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed.

I understand that bankruptcy laws only allow me to protect a certain amount of my property, and if I have any unprotected property, I understand my Chapter 7 Trustee can sell it if I do not or cannot buy out the Trustee's interest and that the U.S. Trustee may object to my filing a Chapter 7 if they believe I have excess income and should be filing a Chapter 13.

I agree to fully cooperate with my attorneys and provide all information requested at any point during the case. I understand that if I do not fully cooperate or provide complete and accurate information, my attorneys may withdraw from representation of me, with the permission of the Court.

If I have secured debts that I wish to retain (mortgages, financed vehicles or other financed property) that I may be required to sign a reaffirmation agreement with the creditor in order to keep the property, and I must remain current on my payments. Many mortgage and car companies refuse to reaffirm the debt but we have found that if you keep up your payments you keep the property anyway.

Debts not discharged if they not paid in full: student loans; educational debts & tuition; most tax debts; unfiled, trust fund or late filed tax; undisclosed debts; support/maintenance debts; fines, debts incurred by fraud, or after the case is filed, future condo/HOA dues.or debts listed in your red or green folder as usually not discharged, or found non-dischargeable by a Judge.

Representation limited to Bankruptcy Court. We don't represent you in state court, or loan modifications or similar matters.

I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition.

I understand that if I fail to take my financial management class after filing but before discharge, my case may be closed without a discharge, and I will be required to pay fees and costs to have it reopened. I have received the 11 U.S.C § 527(a) disclosures.

Dated: Spara			
x Glodelle	X		
Edwin Feliciano(Debtor)		(Joint Debtor)	
XAttorney for the Debtor(s), Representing Gerac	$(e_{ij}) = (e_{ij}) + (e_{ij}) + (e_{ij})$		

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Edwin Feliciano II / Debtor	Bankruptcy Docket #:
	Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 05/29/2015 /s/ Edwin Feliciano, II

Edwin Feliciano, II

X Date & Sign

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^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Document Feliciano II / Debtor In re Edwin

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B 201A (Form 201A) (11/11)

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a joint case (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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Page 2

Form B 201A, Notice to Consumer Debtor(s)

In re Edwin

deny your found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for

Dated: 05/29/2015	/s/ Edwin Feliciano, II	
	Edwin Feliciano, II	
Dated: 05/29/2015	/s/ Christopher John Hoffman	
	Attorney: Christopher John Hoffman	

Form B 201A. Notice to Consumer Debtor(s) Record # 638317 Page 2 of 2 Case 15-19042 Doc 1 Filed 05/30/15 Entered 05/30/15 10:08:58 Desc Main Document Page 43 of 50

B1 (Official Form 1) (12/11)

Voluntary Petition

This page must be completed and filed in every case)

Name of Joint Debtor(s)

Edwin Feliciano, II

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Edwin Feliciano, II

Dated: 5 / 29 /2015

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition (Check only one box.)

I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

<< Sign & Date on Those Lines

Signature of Attorney

Signature of Attorney for Debtor(s)

Christophen Koffman

Printed Name of Attorney for Debtor(s)

GERACI LAW L.L.C. 55 E. Monroe St., #3400 Chicago, IL 60603 Phone: 312-332-1800

Dated:

* In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code. specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and. (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filling for a debtor or accepting any fee from the debtor, as required in that section.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Edwin	Feliciano	11 /	Debtor

In re

Bankruptcy Docket #:

Judge:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

extra steps to stop creditors' collection activities. Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed. 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunties for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency. 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunties for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed. 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.1 If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing. 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the !nternet.); Active military duty in a military combat zone. 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district. I certify under penalty of perjury that the information provided above is true and correct. Dated: 5 /29 /2015 X Date & Sign Edwin Feliciano, II

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Edwin Feliciano II / Debtor

In re

Bankruptcy Docket #:

Judge:

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated: 5 / 29 /2015

Edwin Feliciano, II

X Date & Sign

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by Geraci Law L.L.C..

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and NOT a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

eliciano II / Debtor Bankruptcy Docket #:		et #:	
	Judge:		
S	TATEMENT OF FINAN	CIAL AFFAIRS	
22b. If the debtor is a corporation, list all or immediately preceding the commencement		ith the corporation terminated within one (1) ye	ar
Name	na najedni na koje da koji je in 18. Lita	Date of	
and Address	Title	Termination	
form, bonuses, loans, stock redemptions,	n, list all withdrawals or distributions cred	TION: ited or given to an insider, including compensa te during one year immediately preceding the	tion in any
If the debtor is a partnership or corporation form, bonuses, loans, stock redemptions, commencement of this case.	n, list all withdrawals or distributions crecoptions exercised and any other perquis	ited or given to an insider, including compensa te during one year immediately preceding the	tion in any
If the debtor is a partnership or corporation form, bonuses, loans, stock redemptions,	n, list all withdrawals or distributions cred	ited or given to an insider, including compensa	tion in any
If the debtor is a partnership or corporation form, bonuses, loans, stock redemptions, commencement of this case. Name and Address of Recipient, Relationship to	n, list all withdrawals or distributions creo options exercised and any other perquis Date and Purpose of	ited or given to an insider, including compensa te during one year immediately preceding the Amount of Money or Description and value of	tion in any
If the debtor is a partnership or corporation form, bonuses, loans, stock redemptions, commencement of this case. Name and Address of Recipient, Relationship to	n, list all withdrawals or distributions creo options exercised and any other perquis Date and Purpose of	ited or given to an insider, including compensa te during one year immediately preceding the Amount of Money or Description and value of	tion in any
If the debtor is a partnership or corporation form, bonuses, loans, stock redemptions, commencement of this case. Name and Address of Recipient, Relationship to Debtor 24. TAX CONSOLIDATION GROUP: If the debtor is a corporation, list the name	n, list all withdrawals or distributions cree options exercised and any other perquis Date and Purpose of Withdrawal and federal taxpayer identification num	ited or given to an insider, including compensa te during one year immediately preceding the Amount of Money or Description and value of	ed group for
If the debtor is a partnership or corporation form, bonuses, loans, stock redemptions, commencement of this case. Name and Address of Recipient, Relationship to Debtor 24. TAX CONSOLIDATION GROUP: If the debtor is a corporation, list the name	n, list all withdrawals or distributions cree options exercised and any other perquis Date and Purpose of Withdrawal and federal taxpayer identification num	ited or given to an insider, including compensate during one year immediately preceding the Amount of Money or Description and value of Property per of the parent corporation of any consolidate	ed group for
If the debtor is a partnership or corporation form, bonuses, loans, stock redemptions, commencement of this case. Name and Address of Recipient, Relationship to Debtor 24. TAX CONSOLIDATION GROUP: If the debtor is a corporation, list the name tax purposes of which the debtor has been Name of	n, list all withdrawals or distributions cree options exercised and any other perquise. Date and Purpose of Withdrawal and federal taxpayer identification numer a a member at any time within six (6) years	ited or given to an insider, including compensate during one year immediately preceding the Amount of Money or Description and value of Property per of the parent corporation of any consolidate	ed group for

X

25. PENSION FUNDS:

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six (6) years immediately preceding the commencement of the case.

Name of

TaxPayer

Pension Fund

Identification Number (EIN)

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Dated: 5 / 29 /2015

Edwin Feliciano, II

X Date & Sign

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

Record #: 638317

87 (Official Form 7) (12/12)

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UNITED STATES BANKRUPTCY COURT

In re

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Edwin Feliciano II / Debtor		:	Bankrı	ptcy Docket #:
			Judge	
	DEBTOR'S STATE	MENT OF INTENT	ON	
ART A - Debts secured by pro nich is secured by property o	perty of the estate. (Particle) of the estate. Attach ac	art A must be fully con Iditional pages if nece	npleted fo essary.)	r EACH debt
roperty No.				
editor's Name: one	Describe Propert	y Securing Debt:		
pperty will be (check one):				
□Surrendered	□Retained			
etaining the property, I intend to (che	eck at least one):			
☐Redeem the property				
□Reaffirm the debt				
□Other. Explain		(for example, avoid	lien using 1	10 U.S.C. § 522(f)).
perty is (check one):				
□Claimed as exempt		□Not claimed as exempt		
RT B - Personal property sub upleted for each unexpired le operty No.	pject to unexpired leas ease. Attach additiona	es. (All three columns I pages if necessary.)	of Part B	must be
sor's Name: ie	Describe Prope	rty Securing Debt:		ease will be
	* - +***			
	and the second second			assumed pursuant to
				assumed pursuant to 11 U.S.C. § 365(p)(2): □ Yes □ No
				11 U.S.C. § 365(p)(2):
				11 U.S.C. § 365(p)(2):
				11 U.S.C. § 365(p)(2):
Fdeclare under penalty of per de	rjury that the above indicat bt and/or personal propert	es my intention as to any y subject to an unexpired	property of lease.	11 U.S.C. § 365(p)(2): □ Yes □ No
I declare under penalty of per de ted: 5 / 29/2015	rjury that the above indicate the and/or personal propert	es my intention as to any y subject to an unexpired	property of lease	11 U.S.C. § 365(p)(2): □ Yes □ No

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DISCLAIMER BUBGOTS navege 48 and agree:

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met:

 (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filling of your bankruptcy case.

 (2). You FILED your income tax return at least 2
 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director)

 (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filling spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt.
 b. Failure to keep books and records documenting your financial affairs.
 c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay.
 d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others
 e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy.
 f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filling, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filling, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankruptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION IS ACCURATE!!!

Dated: 5 / 29 /2015 Color Feliciano, II

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Edwin Feliciano II / Debtor

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 5/25/2015

Edwin Feliciano, II

X Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571. 638317

Case 15-19042 Page 50 of 50 Document Case Number (if known) Column A 8. Unemployment compensation Column B Debtor 1 Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here:..... Debtor 2 or non-filing spouse \$0.00 \$0.00 For your spouse Pension or retirement income. Do not include any amount received that was a 10. Income from all other sources not listed above. Specify the source and amount. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, a crime against humanity, or international or domestic \$0.00 terrorism. If necessary, list other sources on a separate page and put the total on line 10c. \$0.00 10c. Total amounts from separate pages, if any. \$0.00 0.00 0.00 11. Calculate your total current monthly income. Add lines 2 through 10 for each \$0.00 column. Then add the total for Column A to the total for Column B. \$0.00 \$0.00 \$5,370.43 \$0.00 Part 2: \$5,370.43 Determine Whether the Means Test Applies to You 12. Calculate your current monthly income for the year. Follow these steps: 12a. Copy your total current monthly income from line 11..... Multiply by 12 (the number of months in a year). 12b. The result is your annual income for this part of the form. 12a \$5,370.43 13. Calculate the median family income that applies to you. Follow these steps: x 12 12b. \$64,445.16 Fill in the state in which you live. Fill in the number of people in your household. IL Fill in the median family income for your state and size of household. To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office. \$93,001.00 14. How do the lines compare? 14a. X ine 12b is less than or equal to line 13. On the top of page 1, check box 1, There is no presumption of abuse. 14b. ___ine 12b is more than line 13. On the top of page 1, check box 2, The presumption of abuse is determined by Form 22A-2. Part 3: Sign Below By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct. Date:: 5 /29 /2015 If you checked line 14a, do NOT fill out or file Form 22A-2. If you checked line 14b, fill out Form 22A-2 and file it with this form.

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